

REMARKS

In response to the final Office Action dated September 19, 2011, the Assignee respectfully requests continued examination and reconsideration based on the above amendments and on the following remarks.

Claims 1-9, 12-18, 34, and 39 are pending in this application. Claims 10-11, 19-33, 35-38, and 40-43 have been, or previously were, canceled without prejudice or disclaimer.

Rejection of Claims under § 103 (a)

The Office rejected claims 1-9, 12-20, 26, 34, 37, 39, and 42 under 35 U.S.C. § 103 (a) as being obvious over U.S. Patent Application Publication 2002/0072927 to Phelan in view of U.S. Patent Application Publication 2005/0027983 to Klawon.

First, claims 19-20, 26, 37, and 42 have been canceled, so the rejection of these claims is moot.

Next, the rejection of remaining claims 1-9, 12-18, 34, and 39 has been rendered moot by amendment. These claims have been amended to further recite, or incorporate, features that distinguish over *Phelan* with *Klawon*. Independent claim 1, for example, recites “*receiving a text message ... comprising a request for customer information associated with a telephone number of a customer.*” Support for such features may be found at least at paragraph [0046] of the as-filed application. Independent claim 1 also recites “*sending a query for the telephone number to an external credit rating agency system*” and “*retrieving external credit rating information associated with the telephone number from the external credit rating agency system.*” Support for such features may be found at least at paragraphs [0066] and [0079] of the as-filed application. Independent claim 1 also recites “*storing a database in the memory that associates telephone numbers to internal credit rating information*” and “*querying the database for the telephone number associated with the customer.*” Independent claim 1 also recites

“retrieving the internal customer information associated with the telephone number.” Support for such features may be found at least at paragraphs [0078]-[0079] of the as-filed application. Independent claim 1 also recites *“sending a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information.”* Support for such features may be found at least at paragraph [0046]. Independent claims 34 and 39 have been amended to recite similar features.

At least these features are not obvious over *Phelan* with *Klawon*. The proposed combination of *Phelan* with *Klawon* describes pooling of credit information and appraising merchants. Still, though, *Phelan* with *Klawon* fails to teach or suggest *“receiving a text message ... comprising a request for customer information associated with a telephone number of a customer.”* The proposed combination of *Phelan* with *Klawon* also fails to teach or suggest *“sending a query for the telephone number to an external credit rating agency system”* and *“retrieving external credit rating information associated with the telephone number from the external credit rating agency system.”* The proposed combination of *Phelan* with *Klawon* also fails to teach or suggest *“storing a database in the memory that associates telephone numbers to internal credit rating information”* and *“querying the database for the telephone number associated with the customer.”* The proposed combination of *Phelan* with *Klawon* also fails to teach or suggest *“retrieving the internal customer information associated with the telephone number.”* The proposed combination of *Phelan* with *Klawon* also fails to teach or suggest *“sending a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information.”* Because *Phelan* with *Klawon* fails to teach or suggest at least all these features, one of ordinary skill in the art would not think that the independent claims are obvious.

Claims 1-9, 12-18, 34, and 39, then, cannot be obvious. The independent claims recite many distinguishing features, and the dependent claims incorporate these same features and recite additional features. Claims 1-9, 12-18, 34, and 39, then, cannot be obvious, so the Office must remove the rejection.

If any issues remain outstanding, the Office is requested to contact the undersigned at (919) 469-2629 or scott@scottzimmerman.com.

37 C.F.R. § 1.8 CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted via the USPTO EFS web interface on December 15, 2011.

A handwritten signature in black ink, appearing to read "Scott P. Zimmerman", is positioned above the printed name and title.

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